

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Jose M. Melendez  
Teresa Melendez  
Debtors

Case No. 15-02580-JJT  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: CGambini  
Form ID: 318

Page 1 of 3  
Total Noticed: 41

Date Rcvd: Feb 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2018.

db/jdb  
cr  
+Jose M. Melendez, Teresa Melendez, 1236 Rural Court, Stroudsburg, PA 18360-7496  
+Ditech Financial LLC FKA Green Tree Servicing LLC, 14841 Dallas Parkway, Suite 300,  
Dallas, TX 75254-7883  
4711631 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
4659979 +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003  
4679609 +Citizens Bank, 443 Jefferson Blvd, RJW 135, Warwick RI 02886-1321  
4659974 +Melendez Jose M, 1236 Rural Court, Stroudsburg, PA 18360-7496  
4659975 +Melendez Teresa, 1236 Rural Court, Stroudsburg, PA 18360-7496  
4679806 +Midland Credit Management, Inc. as agent for MIDL, PO Box 2011, Warren, MI 48090-2011  
4660009 National Penn Bank, Philadelphia & Read, Boyertown, PA 19512  
4659986 +National Penn Bank, 645 Hamilton Street Ste 700, Allentown, PA 18101-2196  
4661646 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
4659989 +Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230-3180  
4659988 +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+E-mail/Text: bankruptcy.bnc@ditech.com Feb 14 2018 18:53:11 Ditech Financial LLC,  
PO Box 0049, Palatine, IL 60055-0001  
4697035 EDI: BECKLEE.COM Feb 14 2018 18:58:00 American Express Bank FSB, c/o Becket and Lee LLP,  
POB 3001, Malvern PA 19355-0701  
4705691 EDI: BECKLEE.COM Feb 14 2018 18:58:00 American Express Centurion Bank,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
4659977 +EDI: AMEREXPR.COM Feb 14 2018 18:58:00 Amex, Po Box 297871,  
Fort Lauderdale, FL 33329-7871  
4659978 EDI: BANKAMER.COM Feb 14 2018 18:58:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998  
4659980 +EDI: CHASE.COM Feb 14 2018 18:58:00 Chase Card, 201 N. Walnut St//del-1027,  
Wilmington, DE 19801-2920  
4659981 +EDI: CITICORP.COM Feb 14 2018 18:58:00 Citi, Pob 6241, Sioux Falls, SD 57117-6241  
4661841 EDI: DISCOVER.COM Feb 14 2018 18:58:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025  
4659983 +EDI: DISCOVER.COM Feb 14 2018 18:58:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316  
4682849 E-mail/Text: bankruptcy.bnc@ditech.com Feb 14 2018 18:53:11 Green Tree Servicing LLC,  
PO BOX 6154, Rapid City, SD 57709-6154  
4659985 +E-mail/Text: bankruptcy.bnc@ditech.com Feb 14 2018 18:53:11 Green Tree Servicing L,  
Po Box 6172, Rapid City, SD 57709-6172  
4682850 E-mail/Text: bankruptcy.bnc@ditech.com Feb 14 2018 18:53:11 Green Tree Servicing LLC,  
PO BOX 0049, Palatine, IL 60055-0049  
4685669 EDI: CAUT.COM Feb 14 2018 18:53:00 JPMorgan Chase Bank N.A.,  
National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
4680047 +EDI: MID8.COM Feb 14 2018 18:58:00 Midland Credit Management Inc as agent for,  
Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
4659987 +E-mail/Text: bankruptcy.bnc@orangelake.com Feb 14 2018 18:53:09 Orange Lake Country Cl,  
8505 W Irlo Bronson Hwy, Kissimmee, FL 34747-8201  
4700949 EDI: PRA.COM Feb 14 2018 18:53:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4659991 +EDI: SEARS.COM Feb 14 2018 18:58:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
4659990 +EDI: SEARS.COM Feb 14 2018 18:58:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
4659992 +EDI: RMSC.COM Feb 14 2018 18:58:00 Synccb/jcp, Po Box 965007, Orlando, FL 32896-5007  
4659993 +EDI: RMSC.COM Feb 14 2018 18:58:00 Synccb/tjx Cos, Po Box 965005, Orlando, FL 32896-5005  
4697837 +E-mail/Text: bncmail@w-legal.com Feb 14 2018 18:53:17 TD BANK USA, N.A.,  
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4659994 +EDI: WTRRN BANK.COM Feb 14 2018 18:58:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673  
4659982 E-mail/Text: creditreconciliation@peoples.com Feb 14 2018 18:53:15 Citizens Bank,  
1000 Lafayette Blvd, Bridgeport, CT 06604  
4659984 EDI: USBANKARS.COM Feb 14 2018 18:53:00 Elan Financial Service, 777 E Wisconsin Ave,  
Milwaukee, WI 53202  
4659995 +EDI: CITICORP.COM Feb 14 2018 18:58:00 Unvl/citi, Po Box 6241,  
Sioux Falls, SD 57117-6241  
4659996 +EDI: WFFC.COM Feb 14 2018 18:58:00 Wells Fargo Bank, Po Box 14517,  
Des Moines, IA 50306-3517  
4713782 +EDI: WFFC.COM Feb 14 2018 18:58:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,  
Des Moines, IA 50328-0001  
4692076 EDI: ECAST.COM Feb 14 2018 18:58:00 eCAST Settlement Corporation assignee of Citibank, NA,  
POB 29262, New York NY 10087-9262

TOTAL: 28

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

## \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\*  
 4660000\* +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
 4660001\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 4660002\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bk Of Amer, Po Box 982235, El Paso, TX 79998)  
 4660003\* +Chase Auto, Po Box 901003, Ft Worth, TX 76101-2003  
 4660004\* +Chase Card, 201 N. Walnut St//del-1027, Wilmington, DE 19801-2920  
 4660006\* +Citi, Pob 6241, Sioux Falls, SD 57117-6241  
 4660008\* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  
 4659999\* +Green Tree Servicing L, Po Box 6172, Rapid City, SD 57709-6172  
 4659997\* +Law Offices of Everett Cook PC, 2747 MacArthur Road, Whitehall, PA 18052-3632  
 4659998\* +Melendez Jose M, 1236 Rural Court, Stroudsburg, PA 18360-7496  
 4660010\* +Melendez Teresa, 1236 Rural Court, Stroudsburg, PA 18360-7496  
 4680203\* +Orange Lake Country Cl, 8505 W Irlo Bronson Hwy, Kissimmee, FL 34747-8201  
 4660011\* +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
 4660012\* +Pnc Bank, N.a., 1 Financial Pkwy, Kalamazoo, MI 49009-8002  
 4660014\* +Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230-3180  
 4660013\* +Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189  
 4660015\* +Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283  
 4660016\* +Synch/jcp, Po Box 965007, Orlando, FL 32896-5007  
 4660017\* +Synch/tjx Cos, Po Box 965005, Orlando, FL 32896-5005  
 4660005\* +Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673  
 4660007\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604)  
 4660018\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
 (address filed with court: Elan Financial Service, 777 E Wisconsin Ave,  
 Milwaukee, WI 53202)  
 4660019\* +Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 4713783\* +Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517  
 4659976\* +Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001  
 ##+Law Offices of Everett Cook PC, 2747 MacArthur Road, Whitehall, PA 18052-3632

TOTALS: 0, \* 25, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 16, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
 system on February 14, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com  
 John Everett Cook on behalf of Debtor 1 Jose M. Melendez bankruptcy@everettcooklaw.com,  
 G29494@notify.cincompass.com  
 John Everett Cook on behalf of Debtor 2 Teresa Melendez bankruptcy@everettcooklaw.com,  
 G29494@notify.cincompass.com  
 John Everett Cook on behalf of Plaintiff Jose M. Melendez bankruptcy@everettcooklaw.com,  
 G29494@notify.cincompass.com  
 John Everett Cook on behalf of Plaintiff Teresa Melendez bankruptcy@everettcooklaw.com,  
 G29494@notify.cincompass.com  
 John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net  
 Peter J Ashcroft on behalf of Creditor Green Tree Servicing, LLC pashcroft@bernsteinlaw.com,  
 ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
 Thomas I Puleo on behalf of Creditor Ditech Financial LLC tpuleo@kmlawgroup.com,  
 bkgroup@kmlawgroup.com

District/off: 0314-5

User: CGambini  
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee    ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**Debtor 1 **Jose M. Melendez**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9457**

EIN --\_-----

Debtor 2 **Teresa Melendez**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2521**

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:15-bk-02580-JJT****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:Jose M. Melendez  
aka Jose Melendez

Teresa Melendez

**By the  
court:**Honorable John J. Thomas  
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

February 14, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**